

# ***NEWS RELEASE***

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***OFFICE OF THE UNITED STATES ATTORNEY  
SOUTHERN DISTRICT OF CALIFORNIA  
San Diego, California***

***United States Attorney  
Karen P. Hewitt***

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***For Further Information, Contact: Assistant U. S. Attorney Mitch Dembin, 619-557-5558***

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***For Immediate Release***

**LAKE FOREST MAN PLEADS GUILTY TO FRAUD  
IN CONNECTION WITH MORTGAGE LOAN**

**NEWS RELEASE SUMMARY** - April 30, 2008

United States Attorney Karen P. Hewitt announced that Micah Bachman, also known as Tyler Jefferies, of Lake Forest, California, pleaded guilty today in federal court in San Diego to bank fraud, false use of a social security account number, money laundering and aggravated identity theft in connection with a mortgage loan he obtained in August 2007. Mr. Bachman was indicted on March 11, 2008, and arrested the following day. Mr. Bachman has been held without bail since his arrest. Mr. Bachman's plea was tendered to and accepted by United States District Judge Dana M. Sabraw.

According to Assistant U. S. Attorney Mitch Dembin, who is prosecuting this case, Mr. Bachman admitted in connection with his guilty plea that he created the alter ego of "Tyler Jefferies" and built a credit profile for that identity based upon a social security number stolen from a child in Kentucky. Using the

Jefferies identity, Bachman obtained credit cards and loans and made enough payments, by moving money between and among these accounts and other accounts, to manufacture a credit history and good credit rating for Jefferies. Bachman then obtained a primary mortgage loan and an equity line of credit in the total amount of \$960,000 from Chase Bank and Flagstar Bank to purchase a residence in Lake Forest, California, through a mortgage broker in San Diego. All of the loans used to create the Jefferies identity and the mortgage loans are in default.

Mr. Bachman is scheduled to be sentenced by Judge Sabraw on July 18, 2008.

This case was investigated by Special Agents of the United States Secret Service, the Internal Revenue Service - Criminal Investigation Division and Detectives of the San Diego Police Department under the auspices of the San Diego Regional Fraud Task Force.

**DEFENDANT**

**Case Number: 08cr0710-DMS**

Micah Bachman aka Tyler Jefferies  
Lake Forest, California

**SUMMARY OF CHARGES**

Counts 1, Title 18, United States Code, Section 1344 - Bank Fraud  
Maximum Penalties: 30 years' imprisonment and \$1,000,000 fine

Count 7, Title 42, United States Code, Section 408(a)(7)(B) - False Use of Social Security Number  
Maximum Penalties: 5 years' imprisonment and \$250,000 fine

Counts 8, Title 18, United States Code, Section 1028A(a)(1) - Aggravated Identity Theft  
Maximum Penalty: A mandatory sentence of two years to be imposed consecutive to any other sentence imposed.

Count 12, Title 18, United States Code, Section 1956(a)(1)(A)(i) - Money Laundering  
Maximum Penalties: 20 years' imprisonment and \$500,000 fine

**AGENCIES**

U. S. Secret Service

Internal Revenue Service - Criminal Investigation Division

San Diego Police Department